

“Escape from the Money Pit”

Matthew 6:1-4, 19-21

Series: Soul Care Week 5. Dollars, Sense and Your Soul

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Walter and Anna buy a million-dollar mansion for a mere \$200,000. What they think is their dream house turns out to be the nightmare from Home Depot. The entire front door frame falls flat, the main staircase collapses, the plumbing spews out slimy gunk, the electrical wiring sparks a chain reaction, the bathtub crashes through the floor, the chimney collapses, and a raccoon is living in the dumbwaiter. What do they call this house? The Money Pit. I laughed at this fixer-upper disaster flick when it came out. Six months later we bought our first house and I’ve been living this movie for the last thirty-five years.

Houses are not the only pits into which we pour money. Cars, stores, Amazon, bills, college tuition, vacations, sports, hobbies, taxes...the list goes on. These things aren’t bad. They’re just hungry. It feels like they consume every dollar we make. They look like a bottomless pit. At times you can even be trapped in the money pit. On average, Americans carry \$6,617 in credit card debt.¹ The typical American household now carries an average debt of \$145,000. It was only \$50,971 in 2000.²

How we spend our money affects more than our credit score. Nearly half of Americans couples (48%) say they argue over money, according to a survey of more than 1,000 people by The Cashlorette. Most of those fights are about spending habits, with 60% saying one person spends too much or the other is too cheap. Data released Wednesday by financial firm TD Ameritrade found that 41% of divorced Gen Xers and 29% of Boomers say they ended their marriage due to disagreements about money. “Financial disagreements did predict divorce more strongly than other common problem areas like disagreements over household tasks or spending time together,” the authors concluded.³

Why talk about money in a series called Soul Care? What do dollars and cents have to do with your soul? Doesn’t the Bible say money is the root of all evil? Actually the real quote is

For the *love* of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains.
I Timothy 6:10

When the soul falls in love with money it fills the soul with anxiety, worry, greed, envy and selfishness. It empties the soul of faith and hope and draws us away from God and others. Jesus says,

¹ <https://www.valuepenguin.com/average-credit-card-debt>

² <https://www.debt.org/faqs/americans-in-debt/demographics/>

³ <https://www.marketwatch.com/story/this-common-behavior-is-the-no-1-predictor-of-whether-youll-get-divorced-2018-01-10>

No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth.
Matthew 6:24

This is why many of Jesus' teachings and parables were on the subject of how to handle money God's way. Following His financial advice is another way to care for your soul.

Now this may surprise you but the first step to making wise financial decisions is to **Choose Prayer over Panic**. You may be saying, "Pray over my finances? I'm panicking because I don't have a prayer." Yet the Apostle James says,

If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him. James 1:5

'Ask God for wisdom' is a prayer. 'But people shouldn't pray about money,' some say. Correction: people shouldn't pray to *get* money. That's selfish. Yet we need to pray for God's wisdom on how to handle what He places in our hands especially since all we have belongs to Him. We are managers of God's funds. Every manager of someone else's funds asks the owner for directions on how to invest it. Prayer is essential to this whole process. That's why in the Sermon on the Mount Jesus put the most famous prayer of all, the Lord's Prayer in between His teachings about giving to the poor, about storing up treasure in heaven and about serving God instead of money.

One of the great benefits of choosing prayer over panic is you receive God's peace. Right before the Apostle Paul talked about his up and down financial portfolio he wrote,

Do not be anxious about anything, *but in everything*, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.
Philippians 4:6-7

We are concerned about guarding our dollars and cents in the bank while God wants to guard our hearts and minds in Christ Jesus. You see we've gotten it backwards. We think if we could get more money, we could stop panicking. We'll stop panicking if we first pray for God's peace. That's the wise way to go.

The second wise decision is to **Choose a Plan over a Plunge**. In Proverbs it says,

Careful planning puts you ahead in the long run; hurry and scurry puts you further behind (Proverbs 21:5 The Message).

A dozen years ago I invited the entire congregation to read Dave Ramsey's Total Money Makeover. Man, did I get emails! In some couples there is a saver and a spender. The savers sent me love notes. The spenders...well... let's just say my inbox was burning. Yet many of you tried it. And over the weeks there was a transformation. It went from Uh-Uh to Uh-Oh to Oh to Hmm to Yeah. Uh-Uh meant "I don't need this." Uh-Oh meant "Well I do need to make some changes." Oh meant "That makes sense." Hmm meant "How can we do this?" Finally Yeah meant "I can do this." For some of you this plan provided a pathway

out of debt. For others who were not in debt this plan allowed you to start working toward goals in the future. And for many it opened up a conversation on finances that many families avoid. Most Americans have no peace in their finances because, instead of planning, they take the plunge. They spend first and decide how they will pay later. They close their eyes, jump and hope it will work out.

These days, with financial software like Quicken or the free APPs offered by your bank, it's much easier to track your spending, build a budget, make financial goals and plans. I applaud young adults, single parents, seniors and couples who talk about and write out a plan. That's the wise way to go.

Third, **Choose Counsel Over Carelessness.** Proverbs says,

Plans fail for lack of counsel, but with many advisers they succeed. Proverbs 15:22

Someone has said, "The road to hell is paved with good intentions." How many times have you drawn up a plan, started a diet or made a New Year's Resolution only to find it fall by the wayside before a month goes by? We become careless as the fire of motivation burns low. Before we know it we've fallen back into our old rut and routine. Then we get fired up again and make new resolutions only to see them dissolve like morning fog. What we need is not more will power but more pal power. Both husband and wife need to be on board for the plan to work. Single people need family members or a trusted friend to help them stick to their plan. Dave Ramsey has some good points but the book is written for a general audience so it's wise to talk with a financial advisor for a more detailed, tailor made plan. As Proverbs says, many advisers will help a plan to succeed. You don't need to tell everyone your financial plans but you should have at least one other trusted person who understands your goals and your faith and can keep you on the path to peace.

I once spoke with a single mom who took the very courageous step of reaching out for help. She felt overwhelmed and crushed by her burdens. So she turned to God, trusted friends and a godly financial counselor and laid the groundwork for a new plan that will lead her on the pathway to financial peace. That's the wise way to go.

Finally, the fourth way to make wise financial decisions is to **Choose Eternity Over Temporary.** When making financial decisions, advisors often tell us to take a long view. Don't jump in and out of the market. Start early and invest for the long term. Jesus takes this advice up to the next level – eternity. Now that's really long term. He says,

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. Matthew 6:19-21

If you have ever tracked your spending for several weeks you will probably be surprised, as I am, to see where the money goes. And maybe you are even amazed at how much stuff you buy. Someone has said that our bank statement is probably the most accurate biography of our lives. It certainly tells something about our values. Now Jesus doesn't say it's wrong to buy stuff. He says it's not your best investment because it doesn't last. Moths chew

through the clothes, rust eats up the metals and thieves steal what's left. Stuff is temporary. The earth is temporary. It will not be here forever. And neither will you. So don't invest in the temporary. Invest in the eternal.

Financial advisors tell you to take the long view. Well, God wants you to take the really long view – His view. To get a glimpse of eternity picture a very long cable which stretches infinitely in each direction. In that infinite line, your life is just a scratch. One tiny mark. Most of us focus only on our life here on earth. Some think that's all there is. Yet even those who believe in heaven seem to pour all their time, money and energy into only what's happening here on earth. They live only for the scratch.

Jesus says live for the line. Invest in eternity. What is eternal? Heaven and people. When you store up for yourself treasure in heaven what you are doing is investing in the lives of people so they can have God's abundant life here and hereafter. That starts with your family. Make no mistake, God calls you to invest in and take care of your family. But it doesn't stop there. You also invest in your church family and reach beyond that to your neighbors and the world. If you invest in people – caring for their needs, helping them when they are lost and lonely, hungry, homeless and hurting, sharing the Good News so they become followers of Jesus – you make it possible for them to receive God's gift of abundant and eternal life now and forever. That's what Jesus means about putting your treasures in heaven. The treasures are people and no moth, rust or thief can touch them.

Jesus concludes this teaching with an amazing truth:

For where your treasure is, there your heart will be also. Matthew 6:21

What does He mean? Your heart goes wherever your money does. If you invest your treasure in Tesla stock, you will start to follow what happens to Tesla. You will watch it rise and fall in the financial pages. Your heart goes to the place where you invest your treasure. Your heart will ride up and down with the stock market. But if you invest more of your treasure in people and in eternity, that's where your heart will go. And the more you invest in people and eternity the more you will focus on people and eternity, the more you will care about people and eternity, the more you will look forward to seeing people in eternity, because that is where your heart will be.

Why do we ask you to give and to be recurring givers? Some view the church as just another money pit. When you give to God at Woodside it's an investment in people, people who will live with God eternally. Why do we give away to mission 11% of everything we receive? So we can invest in people and see more people in God's house eternally. That's why we give and that's why there's so much joy in giving. Because we know it's making a difference, an eternal difference in many people's lives. When I ask the saints around here, "What do you love about Woodside?" They say, again and again, they love the people, they love the family feeling of the people here in God's house. Yet there are many beyond Woodside, people in far off places such as the Dominican Republic, Haiti,

the Bahamas, Zambia, Mozambique, India, Russia, Armenia, Appalachia, Louisiana, who were healed, fed, touched, taught and transformed because of your investment in eternity.

I want to share with you the personal story of a Woodside couple who graciously gave me permission to share with you how they discovered the joy of investing in eternity.

When we first met, both of our careers dealt with investing money. We both graduated college, saved up to buy cars, bought smaller houses than real estate agents said we could afford, and opened regular college savings accounts for the kids soon after their birth. We had many setbacks, like losses on houses when we moved. But we always tried to live within our means rather than try to keep up with everyone else.

Early in this decade, and while I was at a very high-risk company, we began to give to others at levels we never thought possible. We realized we couldn't count on our tax dollars or the wealthy to help others. We knew others had far greater need than us. Our giving exceeded 10% of our income. We were able to save more because our "standard of living" did not increase while our income did. We saved, and we could give more. In recent years, our savings reached a pretty high level where we feel that our retirement nest egg is adequate.

So now what? Buy some luxurious new thing? Every time we think about a bigger house or some other luxury, we calculate just how much less we could give away. In Matthew 19, Jesus says to the rich young man - sell everything and give the money to the poor. He doesn't say give ten percent to the poor, He says give it all. Our goal has risen such that about half of our income is invested in those in need, primarily through Christian sponsored organizations. And that amount is woefully short of Jesus' teaching, just proving that we need to always remain humble. But, we can make an impact on people today, and tomorrow, by helping spread God's love to others.

I can't tell you how blessed we feel to be entrusted with investing in others.